

STATUS OF CLAIMS

1. (currently amended) A method of creating an online marketing environment (OLME) comprising the steps of providing a Web-based community of reverse credit auctions including borrowers and lenders connected to a computer network through their respective computing devices, in which the each auction includes a borrowers who presents their the buyer's credit needs and collaterals and a subgroup of the lenders, which may include all of the lenders, who analyze these projects the auctions on a caveat emptor basis and compete through to provide credit to the borrower in an auction by adjusting the interest rates offered to the borrower.

2. (currently amended) The method of claim 1-, wherein ~~the~~ at least one of the Lenders-lenders are is one of an individual investors and a non-professional investor.

3. (currently amended) The method of claim 1-, wherein ~~the Lenders are~~ at least one of the lenders is a Professional-professional Investorsinvestor.

4. (currently amended) The method of claim 1-, wherein at least a one of the borrowers are those withcomprises one of an entity having access to finance from the traditional non collateralized financial markets, or those withan entity having current access to the traditional Asset-asset Based based Financial-financial Market-market or thoseand an entity with a relatively weaker credit profile, such as start-up companies, under-capitalized or under collateralized ventures.

5. (currently amended) The method of claim 1-, wherein there ~~are~~ is at least one or more support players connected to the network through a respective computing device, such as the support player being an entity from the group consisting of: credit rating companies and personal credit rating companies, personal referents, guarantors, independent credit analysts, trustees, brokers, insurance companies, preferred banks, preferred auditing firm, title searchers and registrars, preferred legal advisor, preferred mediation servicesCredit Rating Companies and Personal Credit Rating companies, Personal referents, Guarantors, Independent Credit Analysts, Trustees, Brokers,

~~Insurance Companies, Preferred Banks, Preferred Auditing Firm, Title Searchers and Registrars, Preferred Legal Advisor, Preferred Mediation Services.~~

6. (currently amended) The method of claim 1-, wherein ~~the~~ at least one auction is Dutch

7. (currently amended) The method of claim 1, wherein ~~the~~ at least one auction is English.

8. (currently amended) The method of claim 1, wherein ~~the~~ at least one auction is split

9. (currently amended) The method of claim 1. wherein ~~the~~ at least one auction is bulk.

a1
10. (currently amended) The method of claim 1-, wherein income is earned by an entity participating in the OLME from at least one of the following revenue sources are (i) Auction auction fees, (ii) income sharing schemes with Support support Services services Providers providers, and (iii) other sources (such as advertising, and e-commerce sharing schemes, etc.).

11. (currently amended) The method of claim 1-, wherein the borrowers will pertain to ~~the~~ a Secondary Market.

12. (currently amended) The method of claim 1-, wherein ~~the~~ at least one loan received by a borrower loans will falls in the category of ~~Ecological ecological Credits credits~~, such as ~~e~~Islamic finance, a green loan, a non-belic loans, or a third world aid loans, etc.

13. (currently amended) The method of claim 1-, wherein at least one loan received by a borrower the loans will falls in the category of City-city similar or public debt financing; Similarly to the ecological credits, our model will be ideal for placing public debt among individuals, thus strengthening the bond between the city and its community.

14. (currently amended) The method of claim 1, wherein at least one loan received by a borrower
is the loans will be designed for Credit credit Card card Financingfinancing; i.e., so that the Lenders
lenders will compete amongst themselves to lend money to cardholders within a system whereby
purchases done by credit card can generate an automatic insertion and auction in our site the OLME.

15. (currently amended) The method of claim 17, wherein the OLME ~~becomes an arena for~~includes a double auction foreign currencies-currency exchange.